

## ABSTRACT

1  
2 In accordance with the invention a method for moving goods and/or services from  
3 a seller to a buyer and involving the transport of goods or a report or other like  
4 document or thing is disclosed. At the same time, the invention assures the  
5 movement of a payment for the goods and/or services from the buyer to the seller.  
6 This is done by the buyer executing a first document having indicia purporting to  
7 legally bind the buyer upon the happening of an event. The buyer sends to the  
8 seller the first document having those indicia purporting to legally bind the buyer  
9 upon the happening of that event. In accordance with the invention, the buyer  
10 executes a second document having indicia indicating information describing a  
11 commercial transaction and sends to the seller the second document having indicia  
12 indicating information describing that commercial transaction. The seller notifies a  
13 financial institution respecting the execution and sending of the first document  
14 having indicia purporting to legally bind the buyer upon the happening of the  
15 event. The second document has indicia indicating information describing a  
16 commercial transaction. The financial institution transmits to the seller a  
17 transaction approval. At the appropriate time normal in his business, the seller  
18 causes the event to occur. Typically, this event is the shipping of goods. The seller  
19 sends to the buyer's transaction interface a third document entitling the holder of  
20 the third document to those goods or the report or other like document or thing.  
21 The seller also sends a fourth document having indicia purporting to legally bind  
22 the buyer upon execution of the fourth document and the happening of the event.  
23 The fourth document is presented to the buyer, and the buyer executes the fourth  
24 document. The executed fourth document is exchanged for the third document,  
25 whereby the executed fourth document is in the possession of the buyer's  
26 transaction interface. The third document is in possession of the buyer. The seller  
27 provides the first document to the financial institution, and the financial institution  
28 issues a fifth document purporting to obligate the financial institution to pay the

1 seller a second payment.

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